

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION

In re:

GRAZIANO, LOUIS
GRAZIANO, KATHLEEN

Debtor(s)

§
§
§
§
§
§

Case No. 08-17550 ERW

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 07/08/2008 . The case was converted to one under Chapter 7 on 09/30/2008 . The undersigned trustee was appointed on 09/30/2008 .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 19,676.10

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 19,676.10

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 02/13/2009 and the deadline for filing governmental claims was 02/13/2009 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,717.61 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 2,717.61 , for a total compensation of \$ 2,717.61 ² . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 36.74 , for total expenses of \$ 36.74 .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/01/2010 By: /s/ RONALD R. PETERSON
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit A

Case No: 08-17550 Judge: EUGENE R. WEDOFF
Case Name: GRAZIANO, LOUIS
GRAZIANO, KATHLEEN
For Period Ending: 11/01/10

Trustee Name: RONALD R. PETERSON
Date Filed (f) or Converted (c): 09/30/08 (c)
341(a) Meeting Date: 11/10/08
Claims Bar Date: 02/13/09

1	2	3	4	5	6	7	8
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) DA=554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets	Lien Amount	Exempt Amount
1. Inheritance	20,000.00	19,665.00		19,665.00	FA	0.00	0.00
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		11.10	Unknown	0.00	0.00

TOTALS (Excluding Unknown Values)

\$20,000.00

\$19,665.00

\$19,676.10

Gross Value of Remaining Assets
(Total Dollar Amount in Column 6)

\$0.00

\$0.00

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The estate is fully administered, and the Trustee is in process of closing the case.

RE PROP# 1---Debtor listed asset at between 15M and 20 M. Check is within range

Initial Projected Date of Final Report (TFR): 03/31/09

Current Projected Date of Final Report (TFR): 07/31/10

Date:

RONALD R. PETERSON

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 08-17550 -ERW
Case Name: GRAZIANO, LOUIS
GRAZIANO, KATHLEEN
*****7738
Taxpayer ID No:
For Period Ending: 11/01/10

Trustee Name: RONALD R. PETERSON
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****9899 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	Uniform Tran. Code	5 Deposits (\$)	6 Disbursements (\$)	7 Account / CD Balance (\$)
11/18/08	1	Louis Graziano 9661 Schihher Franklin Park, IL 60131	BALANCE FORWARD Inheritance	1129-000	19,665.00		0.00 19,665.00
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.31		19,665.31
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	1.00		19,666.31
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.16		19,666.47
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.15		19,666.62
03/31/09	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.17		19,666.79
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.43		19,667.22
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.50		19,667.72
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.49		19,668.21
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.50		19,668.71
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.50		19,669.21
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.48		19,669.69
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.50		19,670.19
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.49		19,670.68
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.50		19,671.18
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.50		19,671.68
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.45		19,672.13
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.50		19,672.63
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.49		19,673.12
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.49		19,673.61
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.49		19,674.10
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.50		19,674.60
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.51		19,675.11
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.49		19,675.60
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.50		19,676.10

Page Subtotals

19,676.10

0.00

UST Form 101-7-TFR (10/1/2010) (Page: 4)

LFORM24

Ver: 16.00a

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2

Exhibit B

Case No: 08-17550 -ERW
Case Name: GRAZIANO, LOUIS
GRAZIANO, KATHLEEN
Taxpayer ID No: *****7738
For Period Ending: 11/01/10

Trustee Name: RONALD R. PETERSON
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****9899 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)
						Account / CD Balance (\$)

COLUMN TOTALS
Less: Bank Transfers/CD's 19,676.10 0.00
Subtotal 19,676.10 0.00
Less: Payments to Debtors 0.00
Net 19,676.10 0.00

TOTAL - ALL ACCOUNTS
Money Market Account (Interest Earn - *****9899

NET DEPOSITS 19,676.10 0.00
NET DISBURSEMENTS 0.00
NET ACCOUNT BALANCE 19,676.10
19,676.10
(Excludes Account Transfers)
(Excludes Payments To Debtors)
Total Funds On Hand

Page Subtotals

0.00

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-17550 ERW

Case Name: GRAZIANO, LOUIS

GRAZIANO, KATHLEEN

Trustee Name: RONALD R. PETERSON

Balance on hand \$ 19,676.10

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: RONALD R. PETERSON	\$ 2,717.61	\$ 0.00	\$ 2,717.61
Trustee Expenses: RONALD R. PETERSON	\$ 36.74	\$ 0.00	\$ 36.74

Total to be paid for chapter 7 administrative expenses \$ 2,754.35

Remaining Balance \$ 16,921.75

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 286,372.90 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Charter One 480 Jefferson Blvd., RJE 135 Warwick, RI 02886	\$ 15,395.82	\$ 0.00	\$ 909.74
000002	America's Servicing Company c/o Codilis & Associates, P.C. 15W030 North Frontage Road, Suite 100 Burr Ridge, IL 60527	\$ 187,482.45	\$ 0.00	\$ 11,078.32
000003	Wells Fargo Financial Illinois Inc 4137 121st st Urbandale IA 50323	\$ 458.78	\$ 0.00	\$ 27.11
000004	Wells Fargo Financial Bank Attn Payment Processing PO Box 14487 Des Moines IA 50306	\$ 5,011.87	\$ 0.00	\$ 296.15
000005	Wells Fargo Financial Bank Attn Payment Processing PO Box 14487 Des Moines IA 50306	\$ 7,700.91	\$ 0.00	\$ 455.05

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000006	Beneficial Illinois Inc DBA Beneficial Mortgage Co of IL PO Box 21188 Eagan, MN 55121-4201	\$ 38,970.76	\$ 0.00	\$ 2,302.78
000007	LVNV Funding LLC its successors as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	\$ 3,486.52	\$ 0.00	\$ 206.02
000008	LVNV Funding LLC its successors as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	\$ 1,088.33	\$ 0.00	\$ 64.31
000009	eCAST Settlement Corporation assignee of Capital One Bank POB 35480 Newark NJ 07193-5480	\$ 3,190.78	\$ 0.00	\$ 188.54
000010	eCAST Settlement Corporation assignee of Capital One Bank POB 35480 Newark NJ 07193-5480	\$ 3,606.99	\$ 0.00	\$ 213.14
000011	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	\$ 3,857.46	\$ 0.00	\$ 227.93
000012	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	\$ 2,169.92	\$ 0.00	\$ 128.22

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000013	HSBC Bank Nevada and its Assigns by eCAST Settlement Corporation as its agent POB 35480 Newark NJ 07193-5480	\$ 741.90	\$ 0.00	\$ 43.84
000014	eCAST Settlement Corporation POB 35480 Newark NJ 07193-5480	\$ 6,669.30	\$ 0.00	\$ 394.09
000015	Chase Bank USA NA by eCAST Settlement Corporation as its agent POB 35480 Newark NJ 07193-5480	\$ 5,191.48	\$ 0.00	\$ 306.76
000016	HSBC Bank Nevada and its Assigns by eCAST Settlement Corporation as its agent POB 35480 Newark NJ 07193-5480	\$ 298.90	\$ 0.00	\$ 17.66
000017	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	\$ 1,050.73	\$ 0.00	\$ 62.09

Total to be paid to timely general unsecured creditors \$ 16,921.75

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE